Access DB# 112956

SEARCH REQUEST FORM

Scientific and Technical Information Center

705/39

Requester's Full Name: _Dick Felts_   Examiner #: _78528_   Date: _1/28/04_

Art Unit: _3628_   Phone Number _305-5416_   Serial Number: _09/717728_

Mail Box and Bldg/Room Location: _2K5 7c20_   Results Format Preferred (circle): (PAPER) DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.
****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract. _System & methods for purchasing management utilizing_

Title of Invention: _dynamic payment cycle & dynamic approval parameters_

Inventors (please provide full names): _C. Todd Pinagon_

Earliest Priority Filing Date: _11/21/2000_

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

The abstract & claims 1 & 10 summarize this invention. It seems to be a way to use a kind of purchasing card to trigger any possible exception to the predetermined purchasing policies & approval guidelines, so that a higher management level can review the purchase before it taking place, & approved if desired.

****

STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: _Bob Hamble_	NA Sequence (#)_____	STN _____
Searcher Phone #: _305 6120_	AA Sequence (#)_____	Dialog _____ $406 _____
Searcher Location: _CIE 7100_	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: _2/3/04_	Bibliographic _____	Dr.Link _____
Date Completed: _2/4/04_	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _12c_	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet __✓___
Online Time: _1_5_	Other _____	Other (specify)_____

PTO-1590 (1-2000)

```
Set      Items     Description
S1           2     AU=(BALBACH M? OR BALBACH, M?)
S2      857010     RULE? ? OR POLICY OR POLICIES OR GUIDELINE?
S3     2814771     PURCHAS? OR BUYING OR BUY? ? OR SOLD OR SELL? ? OR SELLING
               OR SALE? ? OR  ORDER? ? OR SUPPLY?
S4       95409     REQUEST? OR RFP
S5      672000     APPROV? OR AUTHORIS? OR AUTHORIZ? OR VERIF? OR CONFIRM?
S6       20082     S2(5N)S3
S7         317     S6(15N)S5
S8           9     S7 AND S4
S9       32174     S3(10N)S5
S10        239     S9(15N)S6
S11          7     (S7 OR S10) AND (CARD? ? OR SMARTCARD? OR ICCARD?)
S12         12     (S8 OR S11) NOT PY>2000
S13         11     RD (unique items)
? show file
File    2:INSPEC 1969-2004/Jan W4
          (c) 2004 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2004/Jan
          (c) 2004 ProQuest Info&Learning
File   65:Inside Conferences 1993-2004/Feb W1
          (c) 2004 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2004/Dec
          (c) 2004 The HW Wilson Co.
File  233:Internet & Personal Comp. Abs. 1981-2003/Sep
          (c) 2003 EBSCO Pub.
File  474:New York Times Abs 1969-2004/Feb 03
          (c) 2004 The New York Times
File  475:Wall Street Journal Abs 1973-2004/Feb 03
          (c) 2004 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  256:SoftBase:Reviews,Companies&Prods. 82-2004/Dec
          (c)2004 Info.Sources Inc
File  139:EconLit 1969-2004/Jan
          (c) 2004 American Economic Association
```

4832872   INSPEC Abstract Number: B9501-6150P-004, C9501-3370-001
 Title: Neural network for control of rearrangeable Clos networks
   Author(s): Young-Keun Park; Cherkassky, V.
   Author Affiliation: Dept. of Electr. Eng., Minnesota Univ., Minneapolis,
MN, USA
   Journal: International Journal of Neural Systems   vol.5, no.3   p.
195-205
   Publication Date: Sept. 1994 Country of Publication: Singapore
   CODEN: IJSZEG ISSN: 0129-0657
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Theoretical (T) .

   Abstract: Rapid evolution in the field of communication networks requires
high speed switching technologies. This involves a high degree of
parallelism in switching control and routing performed at the hardware
level. The multistage crossbar networks have always been attractive to
switch designers. In this paper a neural network approach to controlling .a
three-stage Clos network in real time is proposed. This controller provides
optimal routing of communication traffic **requests** on a call-by-call basis
by rearranging existing connections, with a minimum length of rearrangement
sequence so that a new blocked call **request** can be accommodated. The
proposed neural network controller uses Paull's rearrangement algorithm
(1962), along with the special (least used) switch selection **rule** in
 order   to minimize the length of rearrangement sequences. The functional
behavior of our model is **verified** by simulations and it is shown that the
convergence time required for finding an optimal solution is constant,
regardless of the switching network size. The performance is evaluated for
random traffic with various traffic loads. Simulation results show that
applying the least used switch selection rule increases the efficiency in
switch rearrangements, reducing the network convergence time. The
implementation aspects are also discussed to show the feasibility of the
proposed approach. (15 Refs)
   Subfile: B C
   Descriptors: neural nets; optimal control; telecommunication congestion
control; telecommunication network routing; telecommunication switching
   Identifiers: neural network; rearrangeable Clos network control;
communication networks; high speed switching technologies; switching
control; routing; multistage crossbar networks; three-stage Clos network;
communication traffic **requests** ; connection rearrangement; least-used
switch selection rule; network convergence time
   Class Codes: B6150P (Communication network design and planning); C3370 (
Control applications in telecommunications); C1230D (Neural nets); C1330 (
Optimal control)

4730680   INSPEC Abstract Number: B9409-6150C-073, C9409-3370-008
 Title: Neural network controller for rearrangeable switching networks
   Author(s): Park, Y.-K.; Cherkassky, V.
   Author Affiliation: Dept. of Electr. Eng., Minnesota Univ., Minneapolis,
MN, USA
   p.1896-901 vol.3
   Publisher: IEEE, New York, NY, USA
   Publication Date: 1993 Country of Publication: USA   3 vol. xxiv+1983

pp.
  ISBN: 0 7803 0999 5
  U.S. Copyright Clearance Center Code: 0 7803 0999 5/93/$03.00
  Conference Title: Proceedings of 1993 IEEE International Conference on
Neural Networks (ICNN '93)
  Conference Sponsor: IEEE
  Conference Date: 28 March-1 April 1993   Conference Location: San
Francisco, CA, USA
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Theoretical (T)
  Abstract: A neural network approach to controlling a three-stage Clos
network in real time is proposed. This controller provides optimal routing
of communication traffic **requests** on a call-by-call basis by rearranging
existing connections with a minimum length of rearrangement sequence so
that a new blocked call **request** can be accommodated. The proposed neural
network controller uses Paull's rearrangement algorithm (1962), along with
the special (least used) switch selection **rule** in **order** to minimize the
length of rearrangement sequences. The functional behavior of the authors'
model is **verified** by simulations, and it is shown that the convergence
time required for finding an optimal solution is constant regardless of the
switching network size. The performance is evaluated for random traffic
with various traffic loads. Simulation results show that applying the least
used switch selection rule increases the efficiency in switch
rearrangements, reduces the network convergence time, and also keeps the
network from being trapped in local minima. The implementation aspects are
discussed. (16 Refs)
  Subfile: B C
  Descriptors: neural chips; switching networks; telecommunication traffic;
telecommunications control
  Identifiers: real-time network control; analogue VLSI implementation;
rearrangeable switching networks; three-stage Clos network; optimal routing
; communication traffic **requests** ; rearrangement sequence; neural network
controller; least used switch selection rule
  Class Codes: B6150C (Switching theory); B1295 (Neural nets); C3370 (
Communication techniques); C4230 (Switching theory); C1230D (Neural nets);
C5190 (Neural net devices)

  13/5/3   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 EBSCO Pub. All rts. reserv.

00616665   00YI12-002
  **Look before you click -- 10 things your mother never told you about
online shopping (by the way you might want to send this to her)**
  Halpin, Mikki
  Yahoo! Internet Life , December 1, 2000 , v6 n13 p60-63, 4 Page(s)
  ISSN: 1088-0070
  Languages: English
  Document Type: Articles, News & Columns
  Geographic Location: United States
  Presents a consumers' guide to shopping online. Discusses issues such as
credit, sharing information, security, return **policies** , **confirmation** of
orders , cautious downloading, pricing, foreign **orders** , research, and
complaints. Provides Web sites for each concern including
consumeraffairs.com, packtrack.com, and Federal Trade Commission (ftc.com).
Cautions against sending credit **card** information by e-mail. Advises to
give only necessary information for your orders. Says that retailers should
clearly state the security technology they use. Advises to check on return
policies before ordering and to **confirm** **orders** . Cautions against

accepting unknown downloads. Describes dynamic pricing. Suggests research on conversion rates and tariffs on foreign orders. Advises buyer to research companies before buying. Says to complain online if the order is not satisfactory. (nmc)

  Descriptors: Electronic Shopping; Customer Support; Web Sites; Information Sources; Customer Service

13/5/4 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00514237 98IE11-321
  Purchasing system reduces pain of paper-pushing; Buying Chain 1.0 -- Package brings electronic purchasing to the masses, but early adopters may feel growing pains
  Null, Christopher
  Internet World , November 23, 1998 , v4 n39 p29, 1 Page(s)
  ISSN: 1081-3071
  Company Name: Trilogy Software
  Product Name: Buying Chain 1.0
  Languages: English
  Document Type: Software Review
  Grade (of Product Reviewed): B
  Hardware/Software Compatibility: Microsoft Windows
  Geographic Location: United States
  Presents a favorable review of Buying Chain 1.0 ($995), a Web-based procurement system from Trilogy Software Inc. Explains that following a simple installation, and setting up users and group, a wizard helps build **rules** for routing **purchase requests** and **approvals** . Says that the virtual catalogs of suppliers established with Trilogy are easily downloaded and for those not established, there are tools available to set up catalogs. Notes that items not found in a catalog can be tracked down by the purchasing manager and flexible purchasing activity reports can be generated. Warns that Microsoft Windows NT 4.0 is the only platform supported and some problems, such as browser crashes and disappearing catalogs, were experienced. Adds that Buying Chain may lose some functionality if a supplier's Web site goes down. Rated three on a scale of one to four. Includes one screen display. (amg)

  Descriptors: Electronic Commerce; Web Tools; Purchasing; Catalog
  Identifiers: Buying Chain 1.0; Trilogy Software

13/5/5 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs

00842937 NYT Sequence Number: 028689781003
Supreme Court rejects request **by group of small California farmers, National Land for People, for review of appeals court decision involving Reclamation Act of 1902. Farmers' group had sued Government in '76 to enforce the law, which provided for irrigation of lands by Government water only if landowner owned no more than 160 acres and only if owner lived on or near irrigated land. Supreme Court action leaves intact lower court decision removing Federal injunction that barred Interior Sec Cecil Andrus from** approving **'excess lands'** sales **before certain** rules **governing these** sales **were established (M).)**
CARELLI, RICHARD, Associated Press
New York Times, Pg. 34
Tuesday October 3 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: INTERIOR, DEPARTMENT OF THE; LAND FOR PEOPLE, NATIONAL
  (ORGN); SUPREME COURT (US)
DESCRIPTORS: WATER; AGRIBUSINESS; AGRICULTURE AND AGRICULTURAL PRODUCTS;
  CASES REFUSED; DECISIONS AND VERDICTS; IRRIGATION; LAND USE POLICIES; LAW
  AND LEGISLATION (FEDERAL); REAL ESTATE; RECLAMATION OF LAND; RECLAMATION
  ACT OF 1902; RESIDENCE REQUIREMENTS; SUITS AND CLAIMS AGAINST GOVERNMENT;
  SUITS AND LITIGATION
PERSONAL NAMES: CARELLI, RICHARD; ANDRUS, CECIL D (SEC)
GEOGRAPHIC NAMES: WESTERN STATES (US)

13/5/6   (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

00168569   NYT Sequence Number: 022312710328
NYC Council expected to approve **'home** rule **'** request **for state
  permission to** buy **and refurbish Yankee Stadium; some councilmen see
  Giants threat to move as bargaining tactic to get better deal with city)**
New York Times, Col. 1, Pg. 55
Sunday March 28 1971
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: AMERICAN LEAGUE
DESCRIPTORS: BASEBALL; YANKEE STADIUM (NYC)
PERSONAL NAMES: CARROLL, MAURICE

13/5/7   (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

01096998   NYT Sequence Number: 015715770711
FPC rules **that Mountain Fuel** Supply **Co has operated its Chalk Creek,
  Utah, pipeline facilities unlawfully and without FPC** approval **. Refers
  case to Justice Dept for criminal investigation. Separately, rules that
  Texaco Inc and subsidiary Sabine Pipe Line Co unlawfullly transported
  natural gas from Fed leases off Louisiana coast to Port Arthur, Texas,
  refinery, and used it for its own purposes rather than selling it in
  interstate commerce. Rejects Texaco and Sabine** request **for continued
  use of gas from aforementioned leases. Orders them to 'pay back'
  misappropriated gas (L).)**
Wall Street Journal, Col. 2, Pg. 6
Monday July 11 1977
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: ENERGY REGULATORY COMMISSION, FEDERAL; MOUNTAIN FUEL SUPPLY
  CO; SABINE PIPELINE CO; TEXACO INC
DESCRIPTORS: EXPLORATION OF RESOURCES; GAS (ILLUMINATING AND FUEL);
  OFFSHORE EXPLORATION AND INSTALLATIONS; PIPELINES
GEOGRAPHIC NAMES: CHALK CREEK (UTAH); LOUISIANA; PORT ARTHUR (TEX)

13/5/8   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09122449
Self-regulation on the **cards**
  SINGAPORE: TRAVEL INDUSTRY TO SELF-REGULATE?
Travel Trade Gazette (XCV)   14-20 May 1999 p.1
Language: ENGLISH

The Singapore Tourism Board (STB) is pushing for the country's travel industry to be self-regulated, a scheme which is still pending approval from the Parliament. According to Yeo Khee Leng, STB chief executive, under the new scheme, all retail travel agents who do not develop tour products, may no longer require a license to conduct **sales** . Nonetheless, these agents must be appointed by **authorised** tour operators or agents to enable them to **sell** . The new **policy** is expected to take effect by year 2000.

PRODUCT: Travel Agencies (4721); Lodging & Tourist Services (7010);
EVENT: Government Domestic Functions (97);
COUNTRY: Singapore (9SIN);

 13/5/9   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06410631
Cable industry seeks talks
  UK: CABLE COMPANIES TRY TO NEGOTIATE WITH BSKYB
Financial Times (FT)   30 Dec 1996 p.16
Language: ENGLISH

Following the decision of the Office of Fair Trading (OFT) to **approve** the new revised rate **card** , which sets the **rules** concerning the **supply** of BSkyB channels to cable operators, several cable TV companies in the UK, including Nynex and TeleWest, will try to negotiate with British Sky Broadcasting (BSkyB), the satellite TV broadcaster, in order to improve their relations. Cable companies have been disappointed by the decision of the OFT to approve the new rate **card** which will force them to pay compensation to BSkyB if they do not offer complete packages of channels to their subscribers. These firms believe that better terms of trade would be in the long-term interest of BSkyB as it would increase the number of subscribers to its channels. However the Cable Communications Association, the trade body of cable operators, could try to obtain a judicial review of the decision of the OFT.
(c) Financial Times 1996
COMPANY: BSKYB; BRITISH SKY BROADCASTING; TELEWEST; NYNEX; OFFICE OF FAIR TRADING; OFT

PRODUCT: Cable Television Systems (4834); Television Broadcasting (4833);
EVENT: National Government Economics (94); Production Management (23);
    Use of Materials & Supplies (46);
COUNTRY: United Kingdom (4UK);

 13/5/10   (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00118366   DOCUMENT TYPE: Review

PRODUCT NAMES: Oracle Strategic Procurement (727539); Operating Resource Management System (ORMS) (674231); E-Procurement (767379); Commerce One Buy (705918)

TITLE: Workflow: A Must for Your Internet Procurement Solution
AUTHOR: Rugullies, Erica
SOURCE: e-Business Advisor Magazine, v17 n6 p16(2) Jun 1999
ISSN: 1098-8912
HOMEPAGE: http://www.advisor.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle's Oracle Strategic Procurement, Ariba Technologies' Operating Resource Management Systems (ORMS), Clarus's E-Procurement, and Commerce One's BuySite are highlighted in a discussion of e-commerce-based workflow systems that operate with an Internet procurement system to streamline many common business functions and make them more efficient. Versatile, intuitive, Internet-based procurement software enhances the buying experience for the buyer and the supplier. E-procurement can also be shaped to support an organization's business **rules** for **purchasing** . It also can streamline tasks, including routing, requisitions, delegation of **approvals** , and sending shipping notices or notifications for pending or approved requisitions. Oracle Strategic Procurement is a third-generation Internet-enabled procurement package that provides users with a graphical view of **requests** ' locations in the process, from the time the **request** is generated to fulfillment. Integration with suppliers' business applications is requisite. ORMS, another procurement software package, is easy-to-use and administer, versatile, and has some new abilities to provide inter-enterprise process automation via the Ariba.com network. BuySite is integrated with the vendor's MarketSite product, which provides catalog content to buyers and automates such processes as purchase order submissions. Intelisys and Staffware have collaborated to provide a component object model (COM) interface and other technology that allows powerful integration with external workflow systems.

COMPANY NAME: Oracle Corp (010740); Ariba Inc (635961); Epicor Software Corp (543349); Commerce One Operations Inc (630888)
SPECIAL FEATURE: Charts
DESCRIPTORS: E-Commerce; Purchase Orders; Purchasing; Shipping; Workflow
REVISION DATE: 20031222

13/5/11 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00117689 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); Globalization (843156)

TITLE: Facing A Global Challenge
AUTHOR: Murphy, Kathleen
SOURCE: Internet World, v5 n23 p42(1) Jun 21, 1999
ISSN: 1097-8291
HOMEPAGE: http://www.iw.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

A discussion of the need for improved services and information for
international e-commerce transactions describes the results of a study
funded by the European Union. The study indicates that Internet companies
globally have to give consumers better experiences with international
transactions. Researchers used a shopping list that included software,
books, dolls, appliances, and clothing to simulate consumer purchases that
required buyers to cross borders online, while operating from
consumer-based retail sites in the U.S. and 11 other markets, including
Hong Kong, Sweden, Norway, Australia, and Germany. Researchers gathered
information about delivery speed, **order   confirmation** , privacy **policies**
, and pricing, and then tried to return merchandise. No credit **card**
thefts occurred in 175 purchases, and delivery time was not always slower
than from domestic sites. U.S. sites performed better than foreign
counterparts. Among important problems ferreted out were lack of clarity in
shipping costs; lack of sufficient contact information from the seller;
order completion before the consumer was told that the seller would not
ship to the buyer's country; and lack of sufficient information about
return policies.

COMPANY NAME: Vendor Independent   (999999)
SPECIAL FEATURE: Tables
DESCRIPTORS: Catalogs; E-Commerce; Foreign Exchange; Globalization;
    Internet Marketing
REVISION DATE: 20010430

```
Set      Items    Description
S1           0    AU=(BALBACH M? OR BALBACH, M?)
S2     4398250    RULE? ? OR POLICY OR POLICIES OR GUIDELINE?
S3     8111291    PURCHAS? OR BUYING OR BUY? ? OR SOLD
S4    15440464    SELL? ? OR SELLING OR SALE? ? OR  ORDER? ? OR SUPPLY?
S5     1490175    REQUEST? OR RFP
S6     4249994    APPROV? OR AUTHORIS? OR AUTHORIZ? OR VERIF? OR CONFIRM?
S7      115763    (S2 OR S3)(5N)(CARD? ? OR SMARTCARD? OR ICCARD?)
S8       14059    S7(20N)S2
S9         653    S8(15N)S6
S10         28    S9(20N)S5
S11     106764    S5(15N)(S2 OR S3)
S12       6285    S11(10N)S6
S13       3184    S12(10N)S2
S14         44    S13(25N)(CARD? ? OR SMARTCARD? OR ICCARD?)
S15         62    S10 OR S14
S16         39    S15 NOT PY>2000
S17         25    RD (unique items)
? show file
File    9:Business & Industry(R)  Jul/1994-2004/Feb 03
         (c) 2004 Resp. DB Svcs.
File   15:ABI/Inform(R) 1971-2004/Feb 03
         (c) 2004 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2004/Feb 04
         (c) 2004 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2004/Feb 04
         (c)2004 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2004/Feb 04
         (c) 2004 The Gale Group
File  621:Gale Group New Prod.Annou.(R) 1985-2004/Feb 04
         (c) 2004 The Gale Group
File  636:Gale Group Newsletter DB(TM) 1987-2004/Feb 04
         (c) 2004 The Gale Group
File  608:KR/T Bus.News. 1992-2004/Feb 04
         (c)2004 Knight Ridder/Tribune Bus News
File  625:American Banker Publications 1981-2004/Feb 04
         (c) 2004 American Banker
File  268:Banking Info Source 1981-2004/Jan W4
         (c) 2004 ProQuest Info&Learning
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17/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01791973 04-42964
States take the lead in privacy
Gillespie, Catherine G
Credit Card Management v11n12 PP: 35-39 Mar 1999
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2870

...TEXT: industry practices."

More Regulation Needed?

Rather than focusing on criminalization, Mierzwinski says, states should draft **policies** that require **card** issuers to improve address-**verification** procedures. Credit bureaus should be required by law to provide free credit reports upon **request** so consumers can monitor them, and bureaus should also be forced to improve procedures that...

17/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01554464 02-05453
Statements to the Congress
Rivlin, Alice M; Meyer, Laurence H
Federal Reserve Bulletin v83n11 PP: 878-887 Nov 1997
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 7837

...TEXT: also prohibits issuing a debit card that can function without a PIN unless (1) the **card** is not activated when sent, (2) certain disclosures accompany the **card** , and (3) the **card** is activated only upon the consumer's **request** and after **verification** of the consumer's identity. These latter **rules** currently govern the initial issuance of a **card** on an unsolicited basis, but not a replacement **card** .

There is considerable merit to having **card** issuers provide a new offline debit card in unvalidated form when they replace an online...

17/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00382012 87-40846
Using Expert Systems
Spain, Tom
D&B Reports v35n6 PP: 52-53 Nov/Dec 1987
ISSN: 0164-517X JRNL CODE: DBR

...ABSTRACT: precise solution if the problem is specific. American Express currently uses an expert system called " **Authorizer** 's Assistant" to instantly check members' **requests** to use their **cards** against almost 2,000 **rules** regulating **card** use. Before the " **Authorizer** 's Assistant," employees individually checked each **request** . According to Hertz, "knowledge engineering," a term that bothers many executives, is

simply the acquisition...

17/3,K/4   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

08075643   Supplier Number: 67374415   (USE FORMAT 7 FOR FULLTEXT)
General News.
Health Data Management, v8, n12, p28
Dec, 2000
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2117

...   pre-edits for early error detection; automation of primary care
provider selections, changes and ID **card** **requests** ; electronic
enrollment **verification** for employers; and provider access to patient
lists, capitation rosters and treatment **guidelines** .
        * San Diego-based CliniComp International, a vendor of clinical
information systems, has released a new...

17/3,K/5   (Item 2 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07682391   Supplier Number: 63938419   (USE FORMAT 7 FOR FULLTEXT)
Regulator clamps down on anticompetitive bank dealings.
Rogers, Ian
Cards International, p13
June 15, 2000
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 335

...   scheme rules by the industry.
      The big banks are still waiting for the ACCC to **rule** on a revised
authorisation **request** , through the Australian Payments Clearing
Association, to **approve** terms for access by external parties to the
industry's consumer clearing system for ATM and Eftpos terminals.
      Australia's credit **cards** sector continues to show dramatic growth,
with spending volumes up 70 percent in the first...

17/3,K/6   (Item 3 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07661165   Supplier Number: 63782514   (USE FORMAT 7 FOR FULLTEXT)
**RSA Security Inc. Delivers Comprehensive User Authentication Solution for
  Web Applications.**
PR Newswire, pNA
August 1, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 792

...   Any combination of RSA SecurID authenticators, including hardware
      tokens, key fobs and software tokens (smart **card** options are also

available);
-- RSA ACE/Server(R) software, the authentication management
component of
RSA Security's SecurID Web Portfolio, which controls both the
verification of authentication **requests** and the administration of
security **policy** ;
-- RSA ACE/Agent(TM) software for protecting specific platforms and
applications, including two enhanced versions...

17/3,K/7   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07637241   Supplier Number: 62266776   (USE FORMAT 7 FOR FULLTEXT)
Authentication Devices Take On a New Identity.
Clark, Elizabeth
Network Magazine, pNA
June 1, 2000
Language: English   Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 2917

...   and can store login information for user-specific passwords.
Despite the virtues of the smart **card** , its effectiveness is
undercut without sufficient supporting software. The SecurID 3100 Smart
Card works with RSA's ACE/Server management software, which **verifies** and
authenticates **requests** and administers **policies** .
ActivCard's (www.activcard.com) ActivCard Gold package includes the
smart **card** , client software, and an optional smart **card** reader. This
authentication package for the desktop gives users local login to a Windows
NT...

17/3,K/8   (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07391146   Supplier Number: 62241363   (USE FORMAT 7 FOR FULLTEXT)
**Ssstrong security – But Sidewinder's high price, tricky setup may spook
  some.(Software Review)(Evaluation)**
Chu, Francis
eWeek, p89
May 22, 2000
Language: English   Record Type: Fulltext Abstract
Article Type: Evaluation
Document Type: Magazine/Journal; Trade
Word Count: 949

...   Computing provides optional hardware acceleration for Side winder
5.0 via an Intel Corp. PA (**Policy** Accelerator) **card** . The operating
system can offload **policy** information directly to the PA **card** once it
approves the initial session, which, in turn, frees the kernel to process
other **requests** , improving performance.
We found that Sidewinder 5.0's reporting capabilities are limited and
not...

17/3,K/9   (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

06197158   Supplier Number: 54124409   (USE FORMAT 7 FOR FULLTEXT)
Legal Affairs: States Take the Lead in Privacy.
Credit Card Management, pNA
March, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2814

...   industry practices."
     More Regulation Needed?
     Rather than focusing on criminalization, Mierzwinski says, states
should draft **policies** that require **card** issuers to improve address-
verification procedures. Credit bureaus should be required by law to
provide free credit reports upon **request** so consumers can monitor them,
and bureaus should also be forced to improve procedures that...

 17/3,K/10   (Item 7 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

05611189   Supplier Number: 48489926   (USE FORMAT 7 FOR FULLTEXT)
Extensity Signs Franklin Templeton
PR Newswire, p518SFM021
May 18, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 569

...   intuitive GUI to generate reports automatically, based on data
feeds direct from their corporate credit **cards** ; avoiding tedious
paperwork, travelers benefit from much faster reimbursement of travel
expenses.
     * Managers review only those expense reports containing exceptions to
customer-defined **policy** parameters, with the rest passed straight through
to reimbursement; they can **approve** or **request** clarification of
exceptions with the touch of a button.
     * Accounting personnel, spared the necessity of...

 17/3,K/11   (Item 8 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

05548126   Supplier Number: 48409121   (USE FORMAT 7 FOR FULLTEXT)
Extensity Ships First Java Expense Report Management Enterprise Application
PR Newswire, p406SFM077
April 6, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1371

...   intuitive GUI to generate reports automatically, based on data
feeds direct from their corporate credit **cards** ; avoiding tedious
paperwork, travelers benefit from much faster reimbursement of travel
expenses.
     * Managers review only those expense reports containing exceptions to
customer-defined **policy** parameters, with the rest passed straight through

to reimbursement; they can **approve** or **request** clarification of exceptions with the touch of a button.
    * Accounting personnel, spared the necessity of...

 17/3,K/12   (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

04255423   Supplier Number: 46231852   (USE FORMAT 7 FOR FULLTEXT)
Ohio Police OK changes
Pensions & Investments, p50
March 18, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 85

...   that the fund complies with government reporting standards.
    Trustees also voted to eliminate direct credit **card** billing for board members; establish a formal **RFP** process with a ' **Buy** Ohio' component; and implement a trustee travel **policy** that requires **approval** at a public me.

 17/3,K/13   (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01743428   Supplier Number: 42182527   (USE FORMAT 7 FOR FULLTEXT)
A New Effort to Scrub Up Secured Cards
Credit Card Management, v0, n0, p74
July, 1991
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2773

...   so alarmed about what it viewed as abusive and misleading marketing tactics by some secured **card** marketers that it issued strict **guidelines** governing advertising. "We almost felt it was an emergency situation," says Daniel T. Ciporin, MasterCard...using postcard mailers when a test mailing of 50,000 cards generated only 2,500 **requests** for applications. Of the applications mailed out, "only two came back," Bouza says.
    As a...

...the Consumer Credit Counseling Services. The bank reviews all marketing materials and pays only for **approved** applications. "That's key to this distributorship program," McCoy says.
    Word-of-mouth referrals also...
...company supervises a sales network of independent agents, Herzog says. But the bank reviews and **approves** in writing all marketing materials "to make sure the customers are getting value and that...

...party marketer) or give them too much leeway," MasterCard's Ciporin says.
    MasterCard's secured **card** marketing **policy** is designed to curb what it considers the most flagrant abuses, including failure to disclose
...

...bad debt believe such ads encourage more consumers to file for bankruptcy.

Bode Akintola04-Feb-04

Under the MasterCard **policy** , secured **card** marketers must disclose:
The issuer's name and address; That the cardholder has to open...

17/3,K/14   (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01447998   Supplier Number: 41737571   (USE FORMAT 7 FOR FULLTEXT)
MasterCard's Hart getting credit for mending fences
Crain's New York Business, p3
Dec 17, 1990
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 899

...   to provide improved customer service systemwide," says Mr. Dimsey.
"For example, we had no replacement **rules** before, but now member banks
must respond to **authorization   requests** for new **cards** within one
hour."
     MasterCard management has also been acting to increase the number and
type of merchants that accept the credit **card** - making it more appealing
to both issuing banks and consumers by luring fast-food outlets...

17/3,K/15   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

12869893   SUPPLIER NUMBER: 67462448   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Retail gets rewired.(online shopping improves)(Brief Article)
Kelly, Katy; Kulman, Linda
U.S. News & World Report, 129, 22, 84
Dec 4, 2000
DOCUMENT TYPE: Brief Article   ISSN: 0041-5537   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 843   LINE COUNT: 00069

...   in Cambridge, Mass. Smart Santas also know to check the retailer's
shipping and return **policies** before handing over their credit lcard info
and to **request** an E-mail **confirmation** for their orders.
     This year's shoppers have also improved in navigating the tools at
...

17/3,K/16   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

12601315   SUPPLIER NUMBER: 64827597   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Latest security products.(News Briefs)
Communications News, 37, 8, 86
August, 2000
ISSN: 0010-3632   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1797   LINE COUNT: 00159

...   VPN suite adds administrator control over public and private keys,
IPSec compatibility, DHCP, optional smart- **card** support, network activity
monitoring and secure user configurations. The Enterprise suite provides a
centralized point of trust for users when **requesting** encryption and

approach.
Krackhardt, David
Entrepreneurship: Theory and Practice, v19, n3, p53(17)
Spring, 1995
ISSN: 1042-2587   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8166   LINE COUNT: 00643

...   the NLRB were willing to divulge what percentage of the bargaining
unit had signed authorization **cards** . But an official of the union did
confirm that, as a matter of **policy** , they do not **request** an election
unless they have at least 55% of the bargaining unit signed up. Moreover...

   17/3,K/20   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06764783   SUPPLIER NUMBER: 14649409   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Pay-per-call regulations toughen. (Washington Perspective) (Column)
Toth, Victor J.
Business Communications Review, v23, n11, p52(3)
Nov, 1993
DOCUMENT TYPE: Column   ISSN: 0162-3885   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2812   LINE COUNT: 00223

...   as a presubscription arrangement, the calling party not only must
disclose a credit- or charge- **card** number during the course of the call,
but also must **authorize** a charge for the service being called. The new
rules do not exempt situations in which a credit or charge **card** number
is **requested** as a screening device, and then the actual charge is billed
via the telephone bill...

   17/3,K/21   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04164178   SUPPLIER NUMBER: 08326979   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Protecting the plastic. (credit card fraud; includes related article)
Goldstein, Jack
Security Management, v33, n12, p83(3)
Dec, 1989
ISSN: 0145-9406   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 2371   LINE COUNT: 00185

...   signature on the sales draft. Beware of any discrepancies in
signatures.
      You should also obtain **authorization** . Know your company **policy**
regarding credit **card** transaction **authorization** . Follow its procedure
to the letter. Fully cooperate with the **authorization** center in any
security measures or procedures it **requests** .
      About the Author . . . Jack Goldstein is special investigator in bank
card security for State Street...

   17/3,K/22   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04118818   SUPPLIER NUMBER: 08011803   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Experts describe 'office of future': digital networks, E-mail, smart card.
   (Focus on Automation conference)
Fairlie, Rik
Travel Weekly, v48, n81, p30(1)
Oct 9, 1989
ISSN: 0041-2082   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 921   LINE COUNT: 00073

...   be able to transmit an order to the corporation's computer, which
will examine the **request** against the corporation's travel **policy** , book
it and **confirm** the booking by electronic mail to the **requestor** .
     Moving from computers to **cards** , George Kramer of International Data
 Card Systems Inc., of Cranford, N.J., said the smart **card** could replace
airline tickets and front desk staff for hotels and car rentals.
     The smart...

 17/3,K/23   **(Item 1 from file: 608)**
DIALOG(R)File 608:KR/T Bus.News.
(c)2004 Knight Ridder/Tribune Bus News. All rts. reserv.

06717865   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Questions Are Raised over Rhode Island Agency's Use of Credit Cards
Christopher Rowland
Providence Journal, R.I
November 04, 1999
DOCUMENT TYPE: NEWSPAPER   RECORD TYPE: FULLTEXT   LANGUAGE: ENGLISH
WORD COUNT: 1862

...TEXT: use of credit cards."
     Almond led the rest of the EDC Board on Tuesday in **approving** the
agency's first credit- **card** use **policy** , which bans all personal use of
credit cards and, among other things, requires that top...

...He said it also was a mistake to allow himself and other agency
officials to **approve** their own expenses.
     "When we introduced the credit **cards** , we should have had **policies**
in place that covered the use of credit cards, and we didn't do that...

...situation with credit cards and travel at EDC began to blossom after The
Providence Journal **requested** records last month.
     Travel and entertainment are frequent expenses for EDC officials and
staff, who...

...85,867.03. An auditing team hired by EDC last month after The Journal's
 request determined that $6,164.38 of the credit-card charges were
"personal expenses." Most of...

...a total value of $622.51, were not paid back until after The Journal's
 request for records ...not disciplined for these purchases, said EDC
spokesman John Martin, "because there was no credit- **card**   **policy** that
could be violated."
     During the review of the credit card bills, EDC officials discovered
...

 17/3,K/24   **(Item 1 from file: 625)**
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0039660
Arizona Banks Bet on Tortoise over Hare in Point-of-Sale System: 'So What's Another Day?' Asks Banker Who Cuts Costs by Using Slower ACH Network Instead of ATM-Type Process
American Banker – June 4, 1985, Tuesday; Pg. 5
WORD COUNT: 1,479

TEXT:
...every transaction.
    Every transaction has to at least go to the switch. That's the **rule** .
Once the **authorization   request** reaches the switch, the switch will
follow the **card** -issuer's instructions. Perhaps Bank X said it does not
want to see transactions under...

 17/3,K/25   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00341150 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Off-line or on-line?
Orenstein, Alison F
Bank Systems & Technology, v35, n8, p24-30, Aug 1998   DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02547

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   skyrocketing number of transactions. U.S. cionsumers have decided
that they want to use debit **cards** for retail **purchases** . But the players
in the point-of-sale (POS) payments game haven't decided which...

...in terms of processing, technology and business issues. They include
transaction costs, security, speed of **authorization** and settlement and
hardware and software requirements. In a move that reflects the dichotomy
in...

...a credit-card acquiring POS terminal (or a reader in a cash register),
sending a **request** to the acquiring processor. The transaction is
transmitted to the Visa or MasterCard network, which routes the off-line
debit **authorization   request** to the issuing processor. Then the
transaction **request** is **authorized** , a temporary hold for the sales
amount is put on the consumer's account and the **authorization** is sent
back to the merchant, where the customer signs a sales slip. Visa and...

...cardholders, so as not to discourage use. Last year, Visa and MasterCard
instituted zero-liability **policies** for customers who promptly report lost
or stolen debit **cards** . Several banks also announced similar **policies** ,
including Bank of America, NationsBank and Home Savings of America.
    On-line debit transactions mimic...

```
Set     Items     Description
S1          0     AU=(BALBACH M? OR BALBACH, M?)
S2    4809865     RULE? ? OR POLICY OR POLICIES OR GUIDELINE?
S3    5578406     PURCHAS? OR BUYING OR BUY? ? OR SOLD
S4   10774671     SELL? ? OR SELLING OR SALE? ? OR  ORDER? ? OR SUPPLY?
S5    1230076     REQUEST? OR RFP
S6    4170716     APPROV? OR AUTHORIS? OR AUTHORIZ? OR VERIF? OR CONFIRM?
S7      54818     (S2 OR S3)(5N)(CARD? ? OR SMARTCARD? OR ICCARD?)
S8       7735     S7(20N)S2
S9        302     S8(15N)S6
S10        15     S9(20N)S5
S11     66838     S5(15N)(S2 OR S3)
S12      4188     S11(10N)S6
S13      1869     S12(10N)S2
S14        32     S13(25N)(CARD? ? OR SMARTCARD? OR ICCARD?)
S15        37     S10 OR S14
S16        18     S15 NOT PY>2000
S17        13     RD (unique items)
? show file
File  20:Dialog Global Reporter 1997-2004/Feb 04
         (c) 2004 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2004/Feb 04
         (c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Feb 04
         (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Feb 04
         (c) 2004 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2004/Feb 03
         (c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2004/Feb 03
         (c) 2004 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 267:Finance & Banking Newsletters 2004/Feb 02
         (c) 2004 The Dialog Corp.
File 626:Bond Buyer Full Text 1981-2004/Feb 04
         (c) 2004 Bond Buyer
```

17/3,K/1 **(Item 1 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter

12189715 (USE FORMAT 7 OR 9 FOR FULLTEXT)
RSA Security Inc. Delivers Comprehensive User Authentication Solution for Web Applications
PR NEWSWIRE
August 01, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 798

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Any combination of RSA SecurID authenticators, including hardware tokens, key fobs and software tokens (smart **card** options are also available); -- RSA ACE/Server(R) software, the authentication management component of RSA Security's SecurID Web Portfolio, which controls both the **verification** of authentication **requests** and the administration of security **policy** ; -- RSA ACE/Agent(TM) software for protecting specific platforms and applications, including two enhanced versions...

17/3,K/2 **(Item 2 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter

11720042 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Regulator clamps down on anticompetitive bank dealings
CARDS INTERNATIONAL
June 15, 2000
JOURNAL CODE: WCAI LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 345

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... scheme rules by the industry.
The big banks are still waiting for the ACCC to **rule** on a revised **authorisation** **request** , through the Australian Payments Clearing Association, to **approve** terms for access by external parties to the industry's consumer clearing system for ATM and Eftpos terminals.
Australia's credit **cards** sector continues to show dramatic growth, with spending volumes up 70 percent in the first...

17/3,K/3 **(Item 3 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter

09392933 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Israel Issues Instructions on Jerusalem ID's
Unattributed report from Jerusalem
WORLD NEWS CONNECTION
January 27, 2000
JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 660

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Supreme Court, which is looking into a petition submitted by human

rights organizations against the **policy** of withdrawing identity **cards** .

In addition, the Jerusalem Center said it obtained **approval** of reuniting the family of Muhammad Ahmad al-Husayni. Four years ago, Al-Husayni **requested** a family reunion for his wife, but the Israelis procrastination by asking for many things...

17/3,K/4   (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08097803 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Questions Are Raised over Rhode Island Agency's Use of Credit Cards
Christopher Rowland
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PROVIDENCE JOURNAL-BULLETIN - RHODE ISLAND)
November 04, 1999
JOURNAL CODE: KPJN   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1750

    (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   use of credit cards."
    Almond led the rest of the EDC Board on Tuesday in **approving** the agency's first credit-**card** use **policy** , which bans all personal use of credit cards and, among other things, requires that top...

... He said it also was a mistake to allow himself and other agency officials to **approve** their own expenses.
    "When we introduced the credit **cards** , we should have had **policies** in place that covered the use of credit cards, and we didn't do that...
...situation with credit cards and travel at EDC began to blossom after The Providence Journal **requested** records last month.
    Travel and entertainment are frequent expenses for EDC officials and staff, who...

...85,867.03. An auditing team hired by EDC last month after The Journal's **request** determined that $6,164.38 of the credit-card charges were "personal expenses." Most of...

...a total value of $622.51, were not paid back until after The Journal's **request** for records and EDC's internal review, said Swen. Of those, according to EDC records...not disciplined for these purchases, said EDC spokesman John Martin, "because there was no credit-**card** **policy** that could be violated."
    During the review of the credit card bills, EDC officials discovered ...

17/3,K/5   (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02770836 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fifth Third's Midwest Payment Systems Receives Visa Service Awards
PR NEWSWIRE
September 10, 1998   11:43
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 555

Gas Utility Report   June 18, 1999; Pg 11; Vol. 2, No. 6
Journal Code: GUR   ISSN: 1074-3723
Section Heading: STATE REGULATION
Word Count: 1,750   *Full text available in Formats 5, 7 and 9*

TEXT:
...must be kept by the succeeding marketer for at least one year, according
to the **rules** . A **request** for information by a customer would not be
considered a **request** for a change of marketer and no **confirmation**   **card**
 could be sent out with the informational materials.
    For the contents of a letter of...

   17/3,K/9   (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

01024583
GA. PSC FLOATS ANTI-SLAMMING RULES; MARKETERS BASH DISCLOSURE PROPOSAL
Inside FERCs Gas Market Report   June 11, 1999; Pg 18; Number 3638
Journal Code: GMR   ISSN: 8756-3711
Section Heading: MARKETING
Word Count: 1,108   *Full text available in Formats 5, 7 and 9*

TEXT:
...must be kept by the succeeding marketer for at least one year, according
to the **rules** . A **request** for information by a customer would not be
considered a **request** for a change of marketer and no **confirmation**   **card**
 could be sent out with the informational materials.
    As for the contents of a letter...

   17/3,K/10   (Item 3 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0315456
ANOTHER VOTE
Aviation Week & Space Technology   July 22, 1991; Pg 13; Vol. 135, No. 3
Journal Code: AW   ISSN: 0005-2175
Section Heading: Airline Observer
Word Count: 76   *Full text available in Formats 5, 7 and 9*

TEXT:
... outcome will be announced Aug. 22. The organizing committee said 70% of
the pilots returned **authorization**   **cards**   **requesting** an election.
Issues have developed over work **rules**   and the retirement program,
according to committee members. ALPA lost the first election by a...

   17/3,K/11   (Item 4 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0270136
CBT SEEKS RELIEF FOR MEMBERS FROM TRADING CARD RULES--BUT WITH A CATCH
Securities Week   December 17, 1990; Pg 7
Journal Code: SW   ISSN: 0149-3582
Section Heading: Financial Futures/Commodities Report
Word Count: 310   *Full text available in Formats 5, 7 and 9*

BYLINE:
TD

TEXT:
... its members to know in advance what specific market conditions must exist before a trading **card** exemption can be granted. The exchange is so worried about keeping the **guidelines** confidential that it is asking the CFTC to deny any Freedom of Information Act (FOIA) **requests** for them.

   In its **rule** change filing to the CFTC, which must **approve** the **guidelines** , the exchange said it recognized that on occasion "extenuating market conditions" exist that may make...

   17/3,K/12   (Item 5 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0012309
Better Security At U. S. Airports Studied by Dole
Aviation Week & Space Technology March 10, 1986; Pg 212; Vol. 124, No. 10
Journal Code: AW   ISSN: 0005-2175
Dateline: Washington
Word Count: 1,081   *Full text available in Formats 5, 7 and 9*

TEXT:
... of employment history and references for all airport employees hired after Nov. 1, 1984, who **request** access to Customs security areas. These employees will be required to display Customs- **approved** identification strips or seals on existing identification **cards** . This **rule** is very similar to the requirements established by the FAA last November for aircraft and...

   17/3,K/13   (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

08615019
**S.J. VOTERS GET THE UPPER HAND COUNCIL FOLDS ITS ROLE IN DECIDING ON GROWTH
   SOUGHT BY CARD CLUBS**
San Jose Mercury News (SJ) - Wednesday, April 24, 1996
By: MARY ANNE OSTROM, Mercury News Staff Writer
Edition: Morning Final Section: Front Page: 1A
Word Count: 867

... In addition to letting them decide future growth, the new ordinance would also require public **approval** if one of the three existing **card** clubs tried to **buy** out another, raised betting limits beyond $200 a hand, or wanted to play more than the **approved** 21 games.

Other **rules** **requested**

   Card club interests did ask for legal clarification and additional restrictions - each tailored to bolster their...

... charged as intended, due to either current unavailable credit or incorrectly keyed sales drafts or **authorization** codes. Copy **requests** are merely copies of sales draft **requested** by credit **card** issuers necessary to **rule** on any credit **card** charges in dispute.

17/3,K/6   (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01718623 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Extensity Signs Franklin Templeton
PR NEWSWIRE
May 18, 1998   8:5
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 538

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   intuitive GUI to generate reports automatically, based on data feeds direct from their corporate credit **cards** ; avoiding tedious paperwork, travelers benefit from much faster reimbursement of travel expenses.
    Managers review only those expense reports containing exceptions to customer-defined **policy** parameters, with the rest passed straight through to reimbursement; they can **approve** or **request** clarification of exceptions with the touch of a button.
    Accounting personnel, spared the necessity of...

17/3,K/7   (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01334729 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Extensity Ships First Java Expense Report Management Enterprise Application
PR NEWSWIRE
April 06, 1998   12:34
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1312

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   intuitive GUI to generate reports automatically, based on data feeds direct from their corporate credit **cards** ; avoiding tedious paperwork, travelers benefit from much faster reimbursement of travel expenses.
    Managers review only those expense reports containing exceptions to customer-defined **policy** parameters, with the rest passed straight through to reimbursement; they can **approve** or **request** clarification of exceptions with the touch of a button.
    Accounting personnel, spared the necessity of...

17/3,K/8   (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

01024855
PSC JUGGLING MANY BALLS IN EFFORT TO BRING COMPETITION TO GA. MARKET

signature **verification** .--SynData Technologies
        www.syndata.com Circle 334 for more information
        Remote **policy** enforcement
        ENTERPRISE PERSONAL FIREWALL enables corporate **policy** -based
security to extend to include remote users connecting from home computers
through always-on...

17/3,K/17   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10161745   SUPPLIER NUMBER: 20125167   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Statements to Congress.(Transcript)
Federal Reserve Bulletin, v83, n11, p878(10)
Nov, 1997
DOCUMENT TYPE: Transcript   ISSN: 0014-9209   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8359   LINE COUNT: 00677

...   also prohibits issuing a debit card that can function without a PIN
unless (1) the **card** is not activated when sent, (2) certain disclosures
accompany the **card** , and (3) the **card** is activated only upon the
consumer's **request** and after **verification** of the consumer's identity.
These latter **rules** currently govern the initial issuance of a **card** on
an unsolicited basis, but not a replacement **card** .
        There is considerable merit to having **card** issuers provide a new
offline debit card in unvalidated form when they replace an online...

17/3,K/18   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10074000   SUPPLIER NUMBER: 20407417   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Special Net Delivery; Web technology loads up PG&E's intranet with
  purchasing power.(Pacific Gas & Electric) (Company Operations)
Shein, Esther
PC Week, v15, n11, p67(3)
March 16, 1998
ISSN: 0740-1604   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2436   LINE COUNT: 00195

...   From Microsoft Corp.'s Internet Explorer they can open a catalog
and create a purchase **request** , which is then automatically e-mailed to
management for sign-off **approval** . Like other online **purchasing**
applications, ORMS lets Visa create business **rules** that define the
workflow and routing of **requests** . Payment is done through ORMS using
so-called "ghost **cards** ," Visa **purchasing**   **cards** with numbers given to
suppliers ahead of time. That allows Visa to avoid security concerns, since
it eliminates the need to send credit **card** numbers over the Internet. It
also means Visa does not need to issue paper checks...

17/3,K/19   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08564853   SUPPLIER NUMBER: 18122169   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Entrepreneurial opportunities in an entrepreneurial firm: a structural